

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method of verifying incoming orders for fraud prevention, comprising:

assigning a risk factor with an incoming order; and
based upon the risk factor that is assigned to the incoming order, providing verifying a set of information associated with the risk factor in order to detect fraud associated with the incoming order ~~to verify based upon the risk factor assigned to the incoming order.~~

Claim 2 (Original): The method of claim 1, wherein an incoming order may be associated with one of the risk factor of low risk, medium risk, or high risk.

Claim 3 (Original): The method of claim 1, further comprising:

prior to assigning the risk factor to the incoming order, outsourcing the incoming order into an outsort queue.

Claim 4 (Original): The method of claim 2, comprising:

verifying the set information to permit a fraud investigation process that requires a lower amount of resource and time, if the incoming order has been associated with the risk factor of low risk.

Claim 5 (Original): The method of claim 2, comprising:

verifying the set information to permit a fraud investigation process that requires an increased amount of resource and time, if the incoming order has been associated with the risk factor of medium risk.

Claim 6 (Original): The method of claim 2, comprising:

verifying the set information to permit a fraud investigation process that requires a higher amount of resource and time, if the incoming order has been associated with the risk factor of high risk.

Claim 7 (Original): The method of claim 4, wherein the action of verifying the set of information comprises:

reviewing an order history of a customer;
reviewing an Internet Protocol address for the order,
if the order is received from the Internet;
if the Internet Protocol address is from a vendor that will respond to the order, then searching for a name of the customer in a directory of the vendor;
if the order is received from a call center, then performing an auto-number identification (ANI) search; and
accepting the order if the set of information is verified.

Claim 8 (Original): The method of claim 5, wherein the action of verifying the set of information comprises:

reviewing an order history of a customer who transmitted the incoming order;
reviewing an Internet Protocol address for the order,
if the order is received from the Internet;

if the Internet Protocol address is from a vendor that will respond to the order, then searching for a name of the customer in a directory of the vendor;

if the order is received from a call center, then performing an auto-number identification (ANI) search;

searching for a billing name, billing address, and auto-number identification number in a search tool;

searching a shipping name, shipping address, and shipping phone number in the search tool;

searching the shipping address in an address search tool that can verify information about addresses;

calling a phone number for a bank, if the phone number is available; and

accepting the order if the set of information is verified.

Claim 9 (currently amended): The method of claim 8, wherein the search tool is ~~the CHECKPOINT search tool~~ a customer verification service.

Claim 10 (Original): The method of claim 6, wherein the action of verifying the set of information comprises:

reviewing an order history of a customer who transmitted the incoming order;

reviewing an Internet Protocol address for the order, if the order is received from the Internet;

if the Internet Protocol address is from a vendor that will respond to the order, then searching for a name of the customer in a directory of the vendor;

if the order is received from a call center, then performing an auto-number identification (ANI) number search;

searching for a billing name, billing address, and ANI number in a search tool;

searching a shipping name, shipping address, and shipping phone number in the search tool;

searching the shipping address in an address search tool that can verify information about addresses;

calling a phone number for a bank, if the phone number is available;

searching the billing name and billing address in a second search tool;

searching the ANI number in the second search tool;

permitting a designated loss prevention team member to verify information of the customer with the bank;

permitting a designated loss prevention team member to contact the customer to confirm the order; and accepting the order if the set of information is verified.

Claim 11 (currently amended): The method of claim 10, wherein the second search tool is ~~the SEARCH AMERICA search tool~~ a search service.

Claim 12 (Original): The method of claim 1, wherein the order is received in a website.

Claim 13 (Original): The method of claim 1, wherein the order is received in a call center.

Claim 14 (Original): The method of claim 1, wherein the order is an order for a product.

Claim 15 (Original): The method of claim 1, wherein the order is an order for a service.

Claim 16 (currently amended): An apparatus for verifying incoming orders for fraud prevention, comprising:

a server including a transaction processing module configured to process an incoming order that is received from a call center or an online shopping website, the transaction processing module comprising: an incoming order verification module configured to assign a risk factor to the incoming order, and provide to verify a set of information associated with the risk factor assigned to incoming order in order to detect fraud associated with the incoming order ~~to verify based upon a risk factor assigned to the incoming order.~~

Claim 17 (Original): The apparatus of claim 16, wherein the order risk module associates to an incoming order with one of the risk factor of low risk, medium risk, or high risk.

Claim 18 (Original): The apparatus of claim 16, wherein the incoming order verification module is configured to verify the set information to permit a fraud investigation process that requires a lower amount of resource and time, if the incoming order has been associated with the risk factor of low risk.

Claim 19 (Original): The apparatus of claim 16, wherein the incoming order verification module is configured to verify the set information to permit a fraud investigation process that requires an increased amount of resource and time, if the incoming order has been associated with the risk factor of medium risk.

Claim 20 (Original): The apparatus of claim 16, wherein the incoming order verification module is configured to verify the set information to permit a fraud investigation process that requires a higher amount of resource and time, if the incoming order has been associated with the risk factor of high risk.

Claim 21 (Original): The apparatus of claim 16, wherein the order is received in a website.

Claim 22 (Original): The apparatus of claim 16, wherein the order is received in a call center.

Claim 23 (Original): The apparatus of claim 16, wherein the order is an order for a product.

Claim 24 (Original): The apparatus of claim 16, wherein the order is an order for a service.

Claim 25 (currently amended): An apparatus for verifying incoming orders for fraud prevention, comprising:

means for assigning a risk factor with an incoming order; and

coupled to the assigning means, means for assigning a risk factor to the incoming order and ~~providing~~ verifying a set of information associated with the risk factor assigned to incoming order in order to detect fraud associated with the incoming order ~~to verify based upon the risk factor assigned to the incoming order.~~

Claim 26 (currently amended): An article of manufacture, comprising:

a machine-readable medium having stored thereon instructions to:

assign a risk factor with an incoming order; and
~~provide~~ verify a set of information associated with the risk factor assigned to incoming order in order to detect fraud associated with the incoming order ~~to verify based upon the risk factor assigned to the incoming order.~~

Claim 27 (new): The method of claim 1, wherein assigning the risk factor comprises: assigning a first risk factor with the incoming order;

wherein verifying the set of information comprises: verifying a first set of information associated with the first risk factor; and

wherein if an information in the first set is not verifiable, then reclassifying the incoming order with a second risk factor and verifying a second set of information associated with the second risk factor.

Claim 28 (new): The method of claim 27, wherein the first risk factor comprises a low risk factor and the second risk factor comprises a medium risk factor.

Claim 29 (new): The method of claim 27, wherein the incoming order is placed in a first memory area when the first risk factor is assigned to the incoming order and wherein the incoming order is placed in a second memory area when the second risk factor is assigned to the incoming order.

Claim 30 (new): The method of claim 27, further comprising:
if an information in the second set is not verifiable, then reclassifying the incoming order with a third risk factor and verifying a third set of information associated with the third risk factor.

Claim 31 (new): The method of claim 30, wherein the third risk factor comprises a high risk factor.

Claim 32 (new): The method of claim 30, wherein the incoming order is placed in a third memory area when the third risk factor is assigned to the incoming order.

Claim 33 (new): The apparatus of claim 16, wherein the incoming order verification module is configured to assign a first risk factor with the incoming order, verify a first set of information associated with the first risk factor, and reclassify the incoming order with a second risk factor and verify a second set of information associated with the

second risk factor, if an information in the first set is not verifiable.

Claim 34 (new): The apparatus of claim 33, wherein the first risk factor comprises a low risk factor and the second risk factor comprises a medium risk factor.

Claim 35 (new): The apparatus of claim 33, wherein the incoming order verification module places the incoming order in a first memory area when the first risk factor is assigned to the incoming order and wherein the incoming order verification module places the incoming order in a second memory area when the second risk factor is assigned to the incoming order.

Claim 36 (new): The apparatus of claim 33, wherein the incoming order verification module is configured to reclassify the incoming order with a third risk factor and verify a third set of information associated with the third risk factor, if an information in the second set is not verifiable.

Claim 37 (new): The apparatus of claim 33, wherein the third risk factor comprises a high risk factor.

Claim 38 (new): The apparatus of claim 33, wherein the incoming order verification module places the incoming order in a third memory area when the third risk factor is assigned to the incoming order.

Claim 39 (new): The apparatus of claim 25, wherein the assigning means comprises: means for assigning a first risk factor with the incoming order;

wherein verifying means comprises: means for verifying a first set of information associated with the first risk factor; and

wherein if an information in the first set is not verifiable, then the incoming order is reclassified with a second risk factor and a second set of information associated with the second risk factor is verified.

Claim 40 (new): The apparatus of claim 39, wherein the first risk factor comprises a low risk factor and the second risk factor comprises a medium risk factor.

Claim 41 (new): The apparatus of claim 39, wherein the incoming order is placed in a first memory area when the first risk factor is assigned to the incoming order and wherein the incoming order is placed in a second memory area when the second risk factor is assigned to the incoming order.

Claim 42 (new): The apparatus of claim 39, wherein:

if an information in the second set is not verifiable, then the incoming order is reclassified with a third risk factor and a third set of information associated with the third risk factor is verified.

Claim 43 (new): The apparatus of claim 42, wherein the third risk factor comprises a high risk factor.

Claim 44 (new): The method of claim 42, wherein the incoming order is placed in a third memory area when the third risk factor is assigned to the incoming order.

Claim 45 (new): The article of manufacture of claim 26, further comprising instructions to: assign a first risk factor with the incoming order and verify a first set of information associated with the first risk factor; and if an information in the first set is not verifiable, then reclassify the incoming order with a second risk factor and verify a second set of information associated with the second risk factor.

Claim 46 (new): The article of manufacture of claim 45, wherein the first risk factor comprises a low risk factor and the second risk factor comprises a medium risk factor.

Claim 47 (new): The article of manufacture of claim 45, further comprising instructions to:
reclassify the incoming order with a third risk factor and verifying a third set of information associated with the third risk factor, if an information in the second set is not verifiable,.

Claim 48 (new): The article of manufacture of claim 47, wherein the third risk factor comprises a high risk factor.